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3006035640
January 21, 2015

This loan is currently due for the April 1, 2013, payment and all subsequent payments. Due to the severe delinquency of this loan, an escrow analysis was not performed in 2014. The total amount needed to reinstate the loan, valid through January 23, 2015, is as follows:

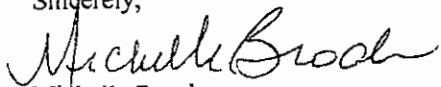
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|-------------------|--|
| \$2,389.32 | Four (4) payments at \$597.33 each (April – July 2013) |
| \$4,967.64 | Eighteen (18) payments at \$275.98 each (August 2013 – January 2015) |
| \$1,026.00 | Attorney fees and costs |
| \$ -122.80 | Funds in the suspense account |
| \$8,260.16 | Total due to reinstate |

Below is a history providing a breakdown of the recent insurance disbursements from the escrow account, and the insurance refunds received by Ms. Driskill from the insurance companies for unearned premiums.

- \$1,374.00 – insurance premium disbursed from escrow on March 20, 2012, to Kemper Insurance, for policy #UP883192, effective April 9, 2012-2013. This policy was cancelled by Ms. Driskill, effective May 3, 2012.
- \$1,284.00 – refund from Kemper, mailed to Ms. Driskill on May 9, 2012, check number 1700585919. This check was negotiated on May 15, 2012.
- \$2,418.00 – insurance premium disbursed from escrow on May 14, 2012, to Travelers Insurance, for policy #9902909426331, effective May 4, 2012-2013. Ms. Driskill cancelled this policy effective August 7, 2012.
- \$1,922.00 – refund from Travelers Insurance, mailed directly to Ms. Driskill on July 19, 2012.
- There was a valid lapse in insurance coverage from May 3, 2012, to May 4, 2012, and a premium of \$4.00 was disbursed from the escrow account on May 17, 2012, for a lender placed insurance policy.
- \$1,070.00 – insurance premium disbursed from escrow on January 29, 2013, to American Reliable for policy #12800090002, effective January 15, 2013-2014. The renewal premium was not issued for January 15, 2014-2015, as Ms. Driskill flat cancelled this policy effective January 15, 2014.
- \$760.00 – insurance premium disbursed from escrow on January 13, 2014, to Republic Franklin Insurance for policy #4722274, effective January 15, 2014-2015.
- \$774.00 – insurance premium disbursed from escrow on January 8, 2015, to Utica National Insurance, for policy #4722274, effective January 15, 2015-2016

Based on our research in this matter, we find that no error occurred regarding the escrow analysis and payment change under the bankruptcy for this loan. Please be advised, your client has certain rights under federal law regarding the documentation used in response to this request. Should they wish to obtain additional documentation regarding our research and determination, or if they are in need of additional assistance regarding this matter, please call me directly at 1-800-986-2462, extension 2775, between the hours of 8:00 a.m. and 5 p.m. Central Time, Monday through Friday.

Sincerely,


Michelle Brock
Research Specialist
Servicing Performance Assurance

Enclosures



NOTE: If this loan is included in an active bankruptcy case and was not reaffirmed by order of the Bankruptcy Court, or if you received a bankruptcy discharge associated with your loan, this letter is being provided for informational purposes only and is not an attempt to collect, recover, or offset any discharged debt previously incurred by you. However, we reserve all rights and remedies under the security instrument, including the right to foreclose on the collateral.

Informational Requests and Error Resolution: P.O. Box 110, Hattiesburg, MS 39403-0110

Loan information is available 24 hours a day, 7 days a week at www.regionsmortgage.com

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"Regions Mortgage is an Equal Housing Lender."